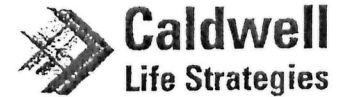


EXHIBIT G
MARCH 4, 2013 BARNETT DECL.



February 11, 2011

Deborah L. Lutes
Assistant Vice President
Christiana Bank & Trust Company
300 Delaware Avenue
Suite 714
Wilmington, DE 19801

Re: Policies distributed, lapsed or loan repayments – Instruction Letter

Dear Ms. Lutes,

The attached table Exhibit A shows the 30 policies that have been distributed from Avon Insurance Trust, or Charter Oak Trust as a result of: (i) re-titling at the carrier; (ii) the repayment of the loan, or (iii) a decision to lapse the policy due to valuation.

Please amend your records to reflect these changes and your invoicing accordingly. In addition please accept this letter as an instruction to debit \$1,500 from the CHC01127 and \$1,400 from the CHC 01126 and credit account CHC 12012 to offset current escrow fees.

A handwritten signature in cursive script, appearing to read "Veronica Cranny".

Veronica Cranny
Authorized Signature
Ridgewood Finance II LLC

A handwritten signature in cursive script, appearing to read "Charles Collier".

Charles Collier
Authorized Signature
Ridgewood Finance II LLC

Caldwell Life Strategies Corporation
1055 Washington Blvd, 8th Fl, Stamford, CT 06901

phone
203.517.0405

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COT_WSFS000832

EXHIBIT A

Trust Name	Carrier	Policy Number	Last Name	Initials	Case ID
Avon Insurance Trust	American General Life Insurance Company	UM0007374L	Hagen	2500000	2309
Avon Insurance Trust	American National Insurance Company	U0583990	Waldman	10000000	2119
Charter Oak Trust	American National Insurance Company	U0581351	Ainsworth	4000000	2321
Charter Oak Trust	AXA Equitable Life Insurance Company	157207141	Beekman	10000000	2324
Charter Oak Trust	Phoenix Life Insurance Company	97522590	Bennett	7500000	2323
Charter Oak Trust	Phoenix Life Insurance Company	97521280	Burhanan	5000000	2322
Charter Oak Trust	Phoenix Life Insurance Company	97521952	Conybear	5000000	2326
Charter Oak Trust	Phoenix Life Insurance Company	97522159	Cooper	5000000	2328
Charter Oak Trust	MetLife Investors Insurance Company	207240396	USU Deckard	6000000	2313
Charter Oak Trust	MetLife Investors Insurance Company	207240400	USU Deckard	5000000	2312
Charter Oak Trust	Penn Mutual Life Insurance Company	8209124	Esparo	5000000	2444
Charter Oak Trust	Penn Mutual Life Insurance Company	8209305	Gonsalves	4000000	3869
Charter Oak Trust	Penn Mutual Life Insurance Company	8209251	Grossman	5000000	3930
Charter Oak Trust	MetLife Investors Insurance Company	207212405	USU Kellam	800000	2334
Charter Oak Trust	Phoenix Life Insurance Company	97521947	Knowles	2500000	2337
Charter Oak Trust	Phoenix Life Insurance Company	97525897	Krevlin	3000000	1836
Charter Oak Trust	Phoenix Life Insurance Company	97521965	Laveck	3000000	2339
Charter Oak Trust	Phoenix Life Insurance Company	97520753	Manning	5000000	2340
Charter Oak Trust	Phoenix Life Insurance Company	97521959	May	3000000	2342
Charter Oak Trust	Phoenix Life Insurance Company	97520679	Ogden	6000000	2343
Charter Oak Trust	Phoenix Life Insurance Company	97530084	Persoon	10000000	4348
Charter Oak Trust	Sun Life Assurance Company of Canada	20150259	Reiss	7500000	2346
Charter Oak Trust	Phoenix Life Insurance Company	97520708	Siewert	4000000	2348
Charter Oak Trust	Lincoln National Life Insurance Company	JP5582252	Singer	5000000	2352
Charter Oak Trust	Penn Mutual Life Insurance Company	8207341	Smith	5000000	2027
Charter Oak Trust	Phoenix Life Insurance Company	97521289	Solem	4000000	2355
Charter Oak Trust	Lincoln National Life Insurance Company	7320809	Spencer	2000000	2347
Charter Oak Trust	Lincoln National Life Insurance Company	7305475	Spencer	10000000	2345
Charter Oak Trust	Transamerica Life Insurance Company	65068470	Thomson	5000000	2336
Charter Oak Trust	AXA Equitable Life Insurance Company	157200849	Tucker	8333333	2353



March 9, 2011

Deborah L. Lutes
Assistant Vice President
Christiana Bank & Trust Company
300 Delaware Avenue
Suite 714
Wilmington, DE 19801

Re: Policies distributed Charter Oak Trust - Avon Insurance Trust

Dear Ms. Lutes,

7 additional policies described in the attached Exhibit have been distributed from Charter Oak Trust. Policies continue to be distributed and we will advise you as this happens. As of this date there remains 22 policies to be distributed.

Please accept this as an instruction letter for your records and reflect these changes and your invoicing accordingly.

A handwritten signature in black ink, appearing to read "Veronica Cranny".

Veronica Cranny
Authorized Signature
Ridgewood Finance II LLC

A handwritten signature in black ink, appearing to read "Charles Collier".

Charles Collier
Authorized Signature
Ridgewood Finance II LLC

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COT_WSFS000836

EXHIBIT A

Case ID	Producer	Carrier	Policy Num	Initial Fac	Last Na	First Na	Trust Name
3645	Grist Mill PF	Lincoln National Life Insurance Co	JJ7028562	9500000	Bailey	Mary	Charter Oak Trust
7296	Grist Mill PF	Lincoln National Life Insurance Co	JJ7058276	4175000	Goelzer	Ronald	Charter Oak Trust
2417	Grist Mill PF	Lincoln National Life Insurance Co	JJ7017616	4000000	Hinds	Marilyn	Charter Oak Trust
4503	Grist Mill PF	Lincoln National Life Insurance Co	JJ7034763	8000000	Janis	David	Charter Oak Trust
7303	Grist Mill PF	Lincoln National Life Insurance Co	JJ7053429	4000000	Lyles	Angela	Charter Oak Trust
5816	Grist Mill PF	Lincoln National Life Insurance Co	JJ7029114	5000000	Sanders	George	Charter Oak Trust
7188	Grist Mill PF	Lincoln National Life Insurance Co	JJ7048283	2500000	Von Noon	Betty	Charter Oak Trust

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COT_WSFS000837



March 15, 2011

Deborah L. Lutes
Assistant Vice President
Christiana Bank & Trust Company
300 Delaware Avenue
Suite 714
Wilmington, DE 19801

Re: Policies Distributed From Charter Oak Trust – Avon Insurance Trust

Dear Ms. Lutes,

Two additional policies described in the attached Exhibit have been distributed from Charter Oak Trust. Policies continue to be distributed and we will advise you as this happens.

Please accept this as an instruction letter for your records and reflect these changes and your invoicing accordingly.

A handwritten signature in black ink, appearing to read "Veronica Cranny", written over a horizontal line.

Veronica Cranny
Authorized Signature
Ridgewood Finance II LLC

A handwritten signature in black ink, appearing to read "Charles Collier", written over a horizontal line.

Charles Collier
Authorized Signature
Ridgewood Finance II LLC

Exhibit A

Case ID	Producer Program ID	Carrier	Policy Number	Initial Face Value	Last Name	First Name	Trust Name
2331	Grist Mill PF	Lincoln National Life Ins	JJ7008016	\$10,000,000	Deckard	Charles	Charter Oak Trust
7282	Grist Mill PF	Lincoln National Life Ins	JJ7058081	\$5,000,000	Arterburn	Benjamin	Charter Oak Trust

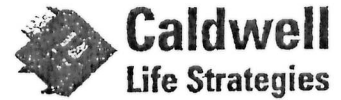
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COT_WSFS000841



March 22, 2011

Deborah L. Lutes
Assistant Vice President
Christiana Bank & Trust Company
300 Delaware Avenue
Suite 714
Wilmington, DE 19801

Re: Policies Distributed From Charter Oak Trust – Avon Insurance Trust

Dear Ms. Lutes,

Three additional policies described in the attached Exhibit have been distributed from Charter Oak Trust. Policies continue to be distributed and we will advise you as this happens.

Please accept this as an instruction letter for your records and reflect these changes and your invoicing accordingly.

A handwritten signature in black ink, appearing to read "Veronica Cranny".

Veronica Cranny
Authorized Signature
Ridgewood Finance II LLC

A handwritten signature in black ink, appearing to read "Charles Collier".

Charles Collier
Authorized Signature
Ridgewood Finance II LLC

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COT_WSFS000852

Exhibit A

Case ID	Producer Program ID	Carrier	Policy Number	Initial Face Value	Last Name	First Name	Trust Name
5736	Grist Mill PF	Lincoln National Life Ins	JJ7046699	\$5,000,000	Sher	Gerald	Charter Oak Trust
5899	Grist Mill PF	Lincoln National Life Ins	JJ7042165	\$9,600,000	Neely ✓	Jonnie	Charter Oak Trust
6927	Grist Mill PF	Lincoln National Life Ins	JJ7043080	\$10,000,000	Pennington	Joan	Charter Oak Trust

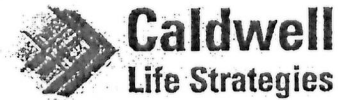
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COT_WSFS000853



March 25, 2011

Deborah L. Lutes
Assistant Vice President
Christiana Bank & Trust Company
300 Delaware Avenue
Suite 714
Wilmington, DE 19801

Re: Policies Distributed From Charter Oak Trust – Avon Insurance Trust

Dear Ms. Lutes,

The following three policies have been settled with Grist Mill Capital, LLC as a result of an agreement entered into March 17, 2011 between Ridgewood Finance II LLC and Grist Mill Capital, LLC and are considered distributed from the Charter Oak Trust.

- o Phoenix Policy #97527951, Insured: Tom Collins
- o Phoenix Policy #97529560, Insured: Johnny Robertson
- o Penn Mutual Policy #8214705, Insured: Miriam Knobloch

Please accept this as an instruction letter for your records and reflect these changes and your invoicing accordingly.

A handwritten signature in black ink, appearing to read "Veronica Cranny".

Veronica Cranny
Authorized Signature
Ridgewood Finance II LLC

A handwritten signature in black ink, appearing to read "Charles Collier".

Charles Collier
Authorized Signature
Ridgewood Finance II LLC

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COT_WSFS000857

CHRISTIANA BANK & TRUST
 CH125161-0 ^CHARTER OAK TRUST HOLDINGS LIST PRICED AS OF: 3/24/11
 CASH BASIS

ADMIN PG 2
 03/25/11 16:29

SECURITY DESCRIPTION	MARKET VALUE	FEDERAL COST	%MKT	P	ANNUAL INC/	CURR
S	SHARES/PV				UNREAL G/L	YIELD
PRINCIPAL CASH	0.00	0.00				
TOTAL	2.00	16.00				
INCOME CASH	0.00					
INV. INCOME CASH	0.00					
VERY LIQUID BALANCE		0.00				

COT_WSFS000856



March 31, 2011

Deborah L. Lutes
Assistant Vice President
Christiana Bank & Trust Company
300 Delaware Avenue
Suite 714
Wilmington, DE 19801

Re: Policies Distributed From Charter Oak Trust – Avon Insurance Trust

Dear Ms. Lutes,

Two additional policies described in the attached Exhibit have been distributed from Charter Oak Trust. Policies continue to be distributed and we will advise you as this happens.

Please accept this as an instruction letter for your records and reflect these changes and your invoicing accordingly.

A handwritten signature in black ink, appearing to read "Veronica Cranny".

Veronica Cranny
Authorized Signature
Ridgewood Finance II LLC

A handwritten signature in black ink, appearing to read "Charles Collier".

Charles Collier
Authorized Signature
Ridgewood Finance II LLC

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COT_WSFS000844

Exhibit A

Case ID	Producer Program ID	Carrier	Policy Number	Initial Face Value	Last Name	First Name	Trust Name
4949	Grist Mill PF	Lincoln National Life Insura	JJ7030478	\$5,475,000	Cargill	Bobby	Charter Oak Trust
6038	Grist Mill PF	Lincoln National Life Insura	JJ7040613	\$4,000,000	Weatherford	Joe	Charter Oak Trust

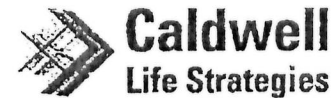
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COT_WSFS000845



April 12, 2011

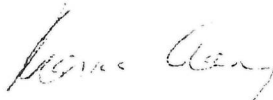
Deborah L. Lutes
Assistant Vice President
Christiana Bank & Trust Company
300 Delaware Avenue
Suite 714
Wilmington, DE 19801

Re: Policies Distributed From Charter Oak Trust – Avon Insurance Trust

Dear Ms. Lutes,

Six additional policies described in the attached Exhibit have been distributed from Charter Oak Trust. Policies continue to be distributed and we will advise you as this happens.

Please accept this as an instruction letter for your records and reflect these changes and your invoicing accordingly.


Veronica Cranny
Authorized Signature
Ridgewood Finance II LLC



Charles Collier
Authorized Signature
Ridgewood Finance II LLC

Exhibit A

Case ID	Producer Program ID	Carrier	Policy Number	Initial Face Value	Last Name	First Name	Trust Name
✓ 2114	Grist Mill PF	Lincoln National Life Ins	JJ7017826	\$7,000,000	Goldsmith	Billy	Charter Oak Trust
✓ 4965	Grist Mill PF	Lincoln National Life Ins	JJ7038754	\$7,250,000	Jacobson	Rosa	Charter Oak Trust
✓ 6235	Grist Mill PF	Lincoln National Life Ins	JJ7027596	\$1,750,000	Dudley	William	Charter Oak Trust
✓ 2439	Grist Mill PF	Lincoln National Life Ins	JJ7017837	\$2,500,000	Gordon	George	Charter Oak Trust
✓ 4955	Grist Mill PF	Lincoln National Life Ins	JJ7030498	\$5,225,000	Myers	Robert	Charter Oak Trust
✓ 5673	Grist Mill PF	Lincoln National Life Ins	JJ7027445	\$1,900,000	Stradling	Joseph	Charter Oak Trust

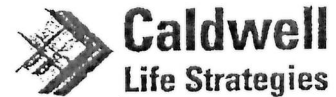
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COT_WSFS000849



April 18, 2011

Deborah L. Lutes
Assistant Vice President
Christiana Bank & Trust Company
300 Delaware Avenue
Suite 714
Wilmington, DE 19801

Re: Policies Distributed From Charter Oak Trust – Avon Insurance Trust

Dear Ms. Lutes,

The five policies described in the attached Exhibit have been distributed from Charter Oak Trust. All policies have now been distributed.

Please accept this as an instruction letter for your records and reflect these changes and your invoicing accordingly.

A handwritten signature in black ink, appearing to read "Susan O'Donovan".

Susan O'Donovan
Authorized Signature
Ridgewood Finance II LLC

A handwritten signature in black ink, appearing to read "Charles Collier".

Charles Collier
Authorized Signature
Ridgewood Finance II LLC

Exhibit A

Case ID	Producer Program ID	Carrier	Policy Number	Initial Face Value	Last Name	First Name	Trust Name
2341	Grist Mill PF	Lincoln National Life Ins	7307974	7,500,000	Musiker	Judith	Charter Oak Trust
2344	Grist Mill PF	Lincoln National Life Ins	JJ7014955	5,000,000	Patton	Alton	Charter Oak Trust
2354	Grist Mill PF	Lincoln National Life Ins	JJ7006237	5,000,000	Terry	James	Charter Oak Trust
2357	Grist Mill PF	Lincoln National Life Ins	JJ7006908	10,000,000	Weingarten	Bernard	Charter Oak Trust
2359	Grist Mill PF	Lincoln National Life Ins	JF5578759	7,000,000	Zoland	Alvin	Charter Oak Trust

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COT_WSFS000861